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**PLEASE RESPOND TO:  
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April 15, 2019

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Clerk of the Court  
United States Bankruptcy Court  
P.O. Box 1352  
Newark, NJ 07101-1352

**Re.: Joseph T. Guarracino and Yvette L. Guarracino  
Chapter 7 Case No. 14-30441 SLM**

Dear Clerk:

Please allow this to respond to your Memorandum dated April 10, 2019 filed in the above-referenced matter. I am presently working on a Trustee's Final Report. When it is concluded it will be submitted to the Office of the U.S. Trustee for review.

Very truly yours,  
*Steven P. Kartzman*  
STEVEN P. KARTZMAN

SPK/jbl